

Information to identify the case:

Debtor 1	<u>Elia M. Garcia</u>	Social Security number or ITIN	xxx-xx-3243
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-24739-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elia M. Garcia

12/6/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elia M. Garcia
Debtor

Case No. 19-24739-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 06, 2022

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2022:

Recip ID	Recipient Name and Address
db	+ Elia M. Garcia, 34 Cona Court, Haledon, NJ 07508-1508
518378868	+ CONCORD FIN, 4150 N DRINKWATER BLVD, SCOTTSDALE, AZ 85251-3611
518378861	+ Celentano, Stadtmauer & Walentowicz,LLP, 1035 Route 46 East, Suite B208, P.O Box 2594, Clifton, NJ 07015-2594
518378869	+ Jorge A. Garcia, 521 25th Street, Paterson, NJ 07514-2507
518378878	+ PROV/ISERVE RESIDENTIA, 15015 AVENUE OF SCIENCE, SAN DIEGO, CA 92128-3435
518378889	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 06 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 07 2022 01:43:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518378855	+ EDI: BANKAMER.COM	Dec 07 2022 01:43:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
518378857	^ MEBN	Dec 06 2022 20:39:34	BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
518449190	+ EDI: BANKAMER2.COM	Dec 07 2022 01:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518467531	+ EDI: RECOVERYCORP.COM	Dec 07 2022 01:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518378858	+ EDI: CAPITALONE.COM	Dec 07 2022 01:43:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518378860	+ EDI: CITICORP.COM	Dec 07 2022 01:43:00	CBNA, CITI CARDS PRIVATE LABEL BANKRUPTCY, PO BOX 20483, KANSAS CITY, MO 64195-0483
518378863	+ EDI: CITICORP.COM	Dec 07 2022 01:43:00	CITICARDS CBNA, CITI BANK, PO BOX 6077, SIOUX FALLS, SD 57117-6077
518378865	+ Email/Text: ering@cbhv.com	Dec 06 2022 20:48:00	COLLECTION BUREAU HUDSON VALLEY, INC., 155 NORTH PLANK ROAD, PO BOX 831, NEWBURGH, NY 12551-0831
518378866	+ EDI: WFNNB.COM		

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		Dec 07 2022 01:43:00	COMENITY BANK/MANDEE, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
518378867	+ EDI: WFNNB.COM		
		Dec 07 2022 01:43:00	COMENITYBANK/NEW YORK, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
518378859	+ EDI: CAPITALONE.COM		
		Dec 07 2022 01:43:00	Capital One Bank, PO Box 6492, Carol Stream, IL 60197-6492
518378864	+ Email/Text: ebn@rwjbh.org		
		Dec 06 2022 20:49:00	Clara Maass Medical Center, PO Box 29948, New York, NY 10087-9948
518378894	+ EDI: CITICORP.COM		
		Dec 07 2022 01:43:00	VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518491688	EDI: Q3G.COM		
		Dec 07 2022 01:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518378870	+ EDI: RMSC.COM		
		Dec 07 2022 01:43:00	GC Services Limited Partnership, Collection Agency Division, P.O Box 1389, Copperas Cove, TX 76522-5389
518378862	EDI: JPMORGANCHASE		
		Dec 07 2022 01:43:00	CHASE AUTO FINANCE, NATIONAL BANKRUPTCY DEPT, 201 N CENTRAL AVE MS AZ1-1191, PHOENIX, AZ 85004
518378872	+ Email/Text: bk@lendingclub.com		
		Dec 06 2022 20:49:00	LENDINGCLUB, ATTN: BANKRUPTCY, 71 STEVENSON ST, STE 1000, SAN FRANCISCO, CA 94105-2967
518447493	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 06 2022 20:47:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518378873	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 06 2022 20:48:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518463305	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 06 2022 20:48:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
518378875	Email/Text: bankruptcies@penncredit.com		
		Dec 06 2022 20:48:00	PENN CREDIT, ATTN:BANKRUPTCY, PO BOX 988, HARRISBURG, PA 17108
518469964	EDI: PRA.COM		
		Dec 07 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518469886	EDI: PRA.COM		
		Dec 07 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518378876	Email/Text: signed.order@pfwattorneys.com		
		Dec 06 2022 20:48:00	Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
518378880	+ Email/Text: clientservices@sourcerm.com		
		Dec 06 2022 20:49:00	SOURCE RECEIVABLES MGMT, LLC, ATTN: BANKRUPTCY DEPT, PO BOX 4068, GREENSBORO, NC 27404-4068
518378881	+ EDI: RMSC.COM		
		Dec 07 2022 01:43:00	SYNCB BANK/AMERICAN EAGLE, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518378882	+ EDI: RMSC.COM		
		Dec 07 2022 01:43:00	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518378884	+ EDI: RMSC.COM		
		Dec 07 2022 01:43:00	SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518378885	+ EDI: RMSC.COM		
		Dec 07 2022 01:43:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518378886	+ EDI: RMSC.COM		

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		Dec 07 2022 01:43:00	SYNCHRONY/ASHLEY FURNITURE HOMESTORE, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
518381107	+ EDI: RMSC.COM	Dec 07 2022 01:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518378887	+ EDI: PRATHEBUR	Dec 07 2022 01:43:00	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
518378888	+ Email/Text: BK@servicingdivision.com	Dec 06 2022 20:48:00	THE MONEY SOURCE, ATTN: BANKRUPTCY, 500 SOUTH BROAD ST, STE 100A, MERIDEN, CT 06450-6755
518378892	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 06 2022 20:48:00	TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
518378890	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 06 2022 20:48:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
518378893	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 06 2022 20:48:00	TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408
518483511	+ Email/Text: BK@servicingdivision.com	Dec 06 2022 20:48:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518445215	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 06 2022 20:48:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518416213	Email/PDF: bncnotices@becket-lee.com	Dec 06 2022 20:47:51	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518378856	*+	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
518378895	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518378871	*+	Jorge A. Garcia, 521 25th Street, Paterson, NJ 07514-2507
518378874	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518378877	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
518378879	*+	PROV/ISERVE RESIDENTIA, 15015 AVENUE OF SCIENCE, SAN DIEGO, CA 92128-3435
518378883	*+	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518378891	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
518483512	*+	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518582111	*+	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Dec 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Elia M. Garcia ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4